

Quarterly Report



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1st. Quarter 2006, Report No. 47

January - March 2006

California Partnership for Long-Term Care

www.dhs.ca.gov/cpltc

Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- GE Capital Assurance (formerly AMEX)
- John Hancock
- MetLife
- New York Life Insurance Company

II. Quarterly and Cumulative Statistics

	<u>This Quarter</u>	<u>To Date</u>
Applications received:	3,365	107,059
Applications Denied:	535	18,293
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,830	88,766
Policies Dropped (voluntary & for unknown reasons):	326	9,520
Policies Not Taken Up:	246	5,399

Table of Contents

I	Consumer Inquiries	Pg 1
II	Quarterly and Cumulative Statistics	Pg 1-2
III	Daily Benefits Distribution	Pg 2
IV	Maximum Benefit Amounts Distribution	
V	Elimination Period Distribution	Pg 4
VI	Age of Policyholders	Pg 4
VII	Trends	Pg 5
VIII	Policyholders and Asset Protection Earned	Pg 6
IX	Service Utilization	Pg 7

I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	114	26,880
Website Visits	14,070	204,538

Total Policies In Force (Active):	2,258	73,811
Number of Policyholders Who Received Service Payments:	398	1,155

II. Quarterly and Cumulative Statistics - continued

<u>Age:</u>	<u>This Quarter</u>	<u>To Date</u>
Median	57	60
Target Age (55-74)	1,414 (63%)	50,570 (69%)
Other Ages	844 (37%)	23,241 (31%)

<u>Gender:</u>		
Female	1,283 (57%)	43,386 (59%)
Male	975 (43%)	30,425 (41%)

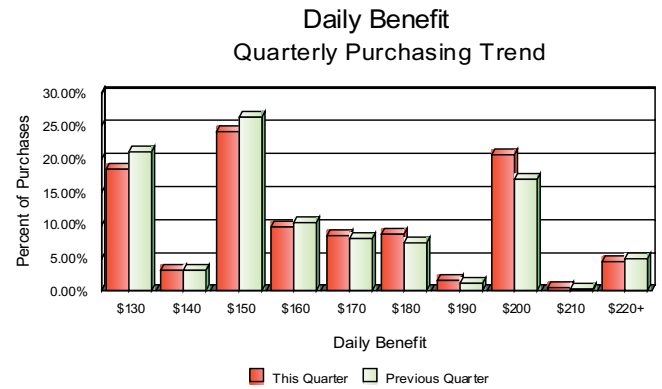
<u>Marital Status:</u>		
Married	1,584 (70%)	52,062 (70%)
Not Married	673 (30%)	21,304 (29%)
Unknown	1 (<1%)	445 (1%)

<u>Policy Type:</u>		
Comprehensive	2,247 (99%)	70,182 (95%)
Nursing Home	11 (1%)	3,629 (5%)

<u>Purchase Type:</u>		
First Time Purchase	2,185 (97%)	69,784 (94.5%)
Upgrade	14 (0.6%)	1,018 (1.4%)
Replacement	59 (3%)	3,001 (4%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 2,258 (100%) 73,811 (100%)

III. Daily Benefit Distribution



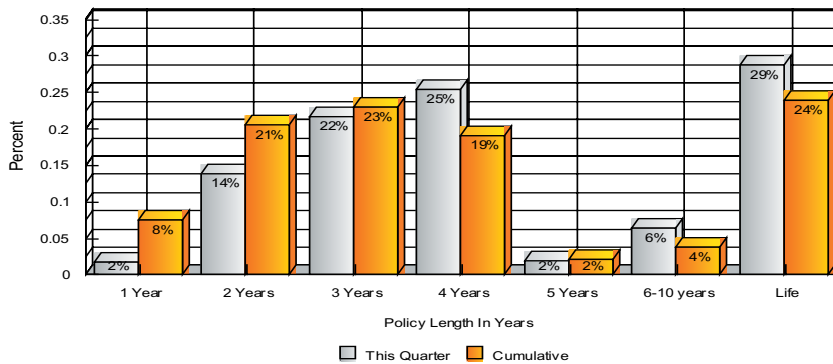
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$130	419 (18.57%)	506 (21.21%)
\$140	71 (3.14%)	75 (3.13%)
\$150	544 (24.11%)	632 (26.55%)
\$160	221 (9.77%)	248 (10.38%)
\$170	192(8.50%)	193 (8.09%)
\$180	195 (8.65%)	173 (7.25%)
\$190	35 (1.54%)	28 (1.16%)
\$200	466 (20.63%)	406 (17.02%)
\$210	13 (0.56%)	10 (0.42%)
\$220 or More	102 (4.53%)	115 (4.8%)

IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years):

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	41	314	488	575	46	145	649	2,258
This Quarter %	2%	14%	22%	25%	2%	6%	29%	100%
Cumulative # Policies *	5,569	15,154	16,987	13,973	1,562	2,841	17,725	73,811
Cumulative %*	8%	20%	23%	19%	2%	4%	24%	100%

Maximum Benefit Distribution In Years



NOTE: Any differences in percentages between this graph and the table above are merely due to rounding.

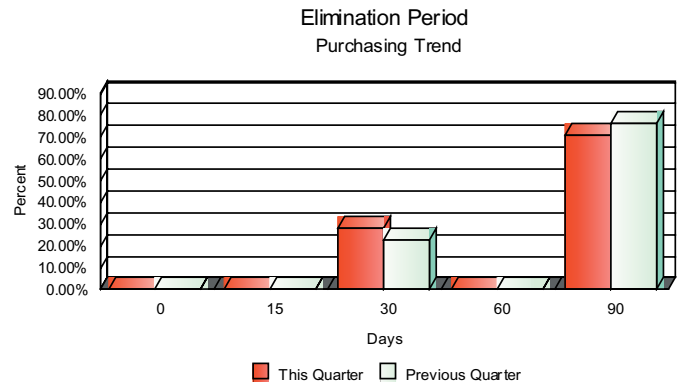
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic:

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	49%	66%	69%	72%	92%	70%	71%	70%
Female	51%	56%	58%	56%	65%	55%	57%	57%
Average Age	63	59	59	57	56	56	53	57
Target Ages	57%	71%	73%	69%	65%	63%	45%	63%
New Purchase	88%	99%	97%	98%	100%	94%	95%	97%
Comprehensive Policy	92%	98%	98%	100%	94%	100%	99%	99%

V. Elimination Period Distribution (at time of purchase)

Days	This Quarter	Previous Quarter
0	0.07%	0.32%
15	0.07%	0.10%
30	28.49%	22.72%
60	0.56%	0.45%
90	70.80%	76.38%

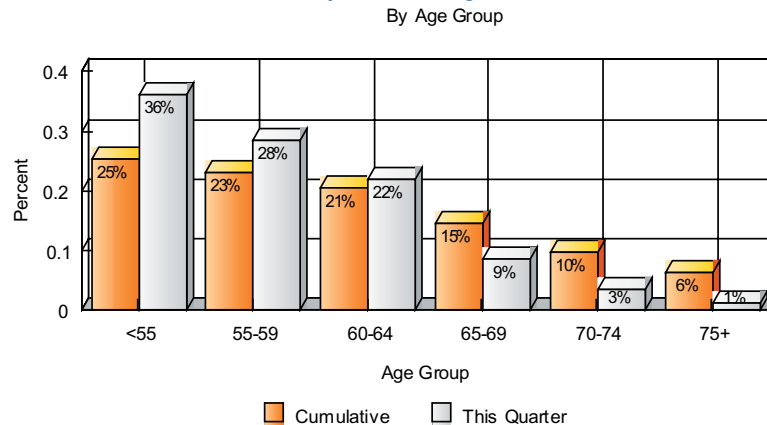


VI. Age of Policyholders (at time of purchase)

Age Group:

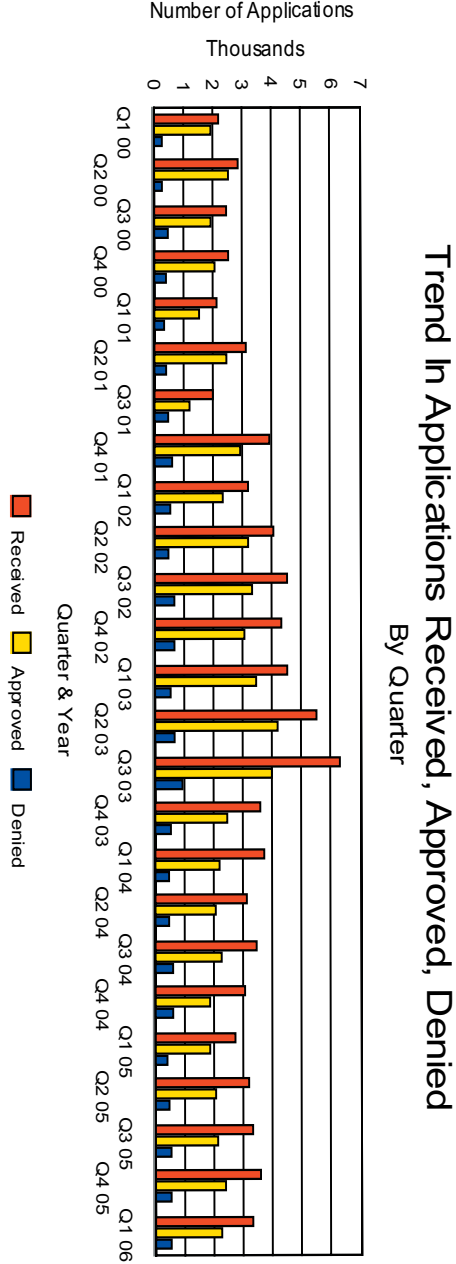
	<55	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	814	643	497	196	78	30	2,258
This Quarter %	36%	29%	22%	9%	3%	1%	100%
Cumulative # Policies	18,740	17,123	15,143	10,861	7,226	4,718	73,811
Cumulative %	25%	23%	21%	15%	10%	6%	100%

Policyholders Age Distribution



VII. Trends

Quarter	2003				2004				2005		2006	
	1994	1995	1996	1997	1998	1999	2000	2001	2002	Q1	Q2	Q3
Received	402	2,979	4,598	2,182	2,716	8,110	10,047	11,262	16,146	4,498	5,546	6,309
Approved	237	2,123	3,095	1,366	2,606	6,592	8,530	8,179	11,921	3,461	4,213	4,028
Denied	60	713	1,039	809	631	1,518	1,517	1,942	2,405	558	705	960



Redesigned policies available as of the 4th. quarter of 1998

VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date, who have qualified to receive benefit payments	88	1,365
Total asset protection earned by all policyholders who received benefits	\$2,893,321	\$37,359,656
Number of policyholders currently in benefit/payments made	412	N/A
Number of policyholders who have exhausted benefits	9	122
Total asset protection earned to date by policyholders that have exhausted benefits	\$654,270	\$7,353,318
Number of policyholders that died while in benefit	20	421
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$365,171	\$7,163,331
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2006	2	32
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2006	0	\$1,744,072
Medicaid (Medi-Cal) cost savings as of 3/31/2006	N/A	\$15,774,199

*NOTE: Cumulative totals may drop or rise out of sync with the current quarter figures and on the surface may not appear to consolidate with the previous quarter cumulative figures. This can be due to a variety of reasons. For example, data is audited on an ongoing basis and in doing so data is updated to reflect new information. Additionally, a Partner insurer may fall behind on reporting and catch up in the current quarter, thereby, creating a seemingly irreconcilable cumulative figure.

Policyholders Who Exhausted Their Policy Benefits And Accessed Medi-Cal Breakdown By Policy Length and Age Group

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Purchase							
<55		1					n/a
55-59							n/a
60-64							n/a
65-69		1					n/a
70-74	8	3					n/a
75-79	5	1					n/a
80-84	8	2					n/a
85-89	1						n/a
90-94	2						n/a
95+							n/a
Totals:=====>	24	8					

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (412) by Type of Service	Cumulative % of All Services Rendered to All Policyholders (1,365) by Type of Service
Skilled Nursing Facility	9%	10%
Assisted Living Facility/RCF	23%	25%
Other Alternative Housing	2%	2%
Home Health Aide Services	11%	13%
Adult Day Care	1%	<1%
Attendant Care	9%	12%
Personal Care	27%	20%
Chore Services	2%	3%
Care Planning (benefit cost)	4%	2%
Coordination	3%	<1%

NOTE: services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

Type of Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (412) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,365) by Type of Service
Assessment & Care Planning	24%	10%
Assessment Only	8%	9%
Care Planning Only	13%	8%
Coordination Only	9%	3%
Monitoring Only	34%	54%
Reassessment Only	11%	16%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.

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